

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN M. ZOOK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24626

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 2/28/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|--------|-----------|
| Total Receipts | | 69,342.44 |
| Less Refunds to Debtor | 544.62 | |
| TOTAL AMOUNT OF PLAN FUND | | 68,797.82 |

| | | |
|------------------------------------|-----------|-----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 11,315.15 | |
| Trustee Fee | 3,346.17 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 14,661.32 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------|
| Secured | | | | | |
| | CARRINGTON MORTGAGE SERVICES LLC Acct: 2285 | 1,319.98 | 1,319.98 | 0.00 | 1,319.98 |
| | CARRINGTON MORTGAGE SERVICES LLC Acct: 2285 | 25,247.98 | 25,247.98 | 0.00 | 25,247.98 |
| | CARRINGTON MORTGAGE SERVICES LLC Acct: 2285 | 0.00 | 25,604.94 | 0.00 | 25,604.94 |
| | CARRINGTON MORTGAGE SERVICES LLC Acct: 2285 | 0.00 | 0.00 | 0.00 | 0.00 |
| | AVALON BOROUGH (SWG) Acct: 0000 | 275.30 | 275.30 | 64.13 | 339.43 |
| | | | | | 52,512.33 |

| | | | | | |
|----------|---|----------|----------|------|--------|
| Priority | | | | | |
| | BRIAN C THOMPSON ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | STEVEN M. ZOOK Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | STEVEN M. ZOOK Acct: | 544.62 | 544.62 | 0.00 | 0.00 |
| | THOMPSON LAW GROUP PC Acct: | 3,500.00 | 3,500.00 | 0.00 | 0.00 |
| | THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3/21 | 7,815.15 | 7,815.15 | 0.00 | 0.00 |
| | THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1/23 | 0.00 | 0.00 | 0.00 | 0.00 |
| | AMBER ZOOK Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | CLERK, U S BANKRUPTCY COURT Acct: XXXXXX6GLT | 310.00 | 310.00 | 0.00 | 310.00 |
| | | | | | 310.00 |

| | | | | | |
|-----------|--|----------|--------|------|--------|
| Unsecured | | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7088 | 2,918.68 | 134.96 | 0.00 | 134.96 |
| | CAVALRY SPV I LLC - ASSIGNEE(*) | 1,849.44 | 85.52 | 0.00 | 85.52 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------------------|---------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| Acct: 7455 | | | | | |
| CHASE BANK USA NA(*) | | 2,149.40 | 99.39 | 0.00 | 99.39 |
| Acct: 4484 | | | | | |
| DUQUESNE LIGHT COMPANY(*) | | 1,900.54 | 87.88 | 0.00 | 87.88 |
| Acct: 6755 | | | | | |
| ACAR LEASING LTD D/B/A GM FINANCIAL | | 18,877.48 | 872.88 | 0.00 | 872.88 |
| Acct: 7098 | | | | | |
| CAPITAL ONE NA** | | 543.77 | 25.14 | 0.00 | 25.14 |
| Acct: 3145 | | | | | |
| VERIZON BY AMERICAN INFOSOURCE LP | | 181.76 | 8.40 | 0.00 | 8.40 |
| Acct: 0001 | | | | | |
| KERI P EBECK ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| KML LAW GROUP PC** (FRMRLY BRIAN C | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| KML LAW GROUP PC* | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| ROBERTSON ANSCHUTZ SCHNEID ET AL | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| ACAR LEASING LTD D/B/A GM FINANCIAL | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| CITIBANK NA** | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| | | | | | 1,314.17 |

TOTAL PAID TO CREDITORS

54,136.50

TOTAL CLAIMED

PRIORITY 310.00

SECURED 26,843.26

UNSECURED 28,421.07

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

STEVEN M. ZOOK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24626

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Steven M. Zook
Debtor

Case No. 18-24626-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807 |
| cr | + Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101 |
| 14957694 | + Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555 |
| 14996828 | + Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101 |
| 14957702 | + Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | Email/Text: BKBCNMAIL@carringtonms.com | Apr 26 2024 00:05:00 | Wilmington Savings Fund Society, FSB., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| 14957693 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 26 2024 00:06:00 | ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853 |
| 14957695 | + Email/Text: ebnjts@grblaw.com | Apr 26 2024 00:05:00 | Borough of Avalon, c/o Goehring Rutter & Boehm, Jeffrey R. Hunt Esquire, 437 Grant Street, 14th Floor, Frick Bldg, Pittsburgh, PA 15219-6107 |
| 15569438 | Email/Text: BKBCNMAIL@carringtonms.com | Apr 26 2024 00:05:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92803 |
| 15385834 | Email/Text: BKBCNMAIL@carringtonms.com | Apr 26 2024 00:05:00 | WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| 14957699 | Email/Text: BKelectronicnotices@cenlar.com | Apr 26 2024 00:06:00 | Cenlar FSB, PO Box 77404, Ewing, NJ 08628 |
| 14957697 | + Email/PDF: bncnotices@becket-lee.com | Apr 26 2024 00:38:06 | Capital One, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |
| 14957696 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 26 2024 00:38:13 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 14971212 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 26 2024 00:37:59 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14969387 | Email/PDF: bncnotices@becket-lee.com | Apr 26 2024 00:38:02 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14957698 | + Email/Text: bankruptcy@cavps.com | Apr 26 2024 00:06:00 | Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323 |
| 14959985 | + Email/Text: bankruptcy@cavps.com | Apr 26 2024 00:06:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste |

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2024

Form ID: pdf900

Total Noticed: 28

| | | | |
|----------|--|----------------------|---|
| 14989825 | + Email/Text: RASEBN@raslg.com | Apr 26 2024 00:05:00 | 400, Valhalla, NY 10595-2321 Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14957701 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 26 2024 00:38:26 | Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241 |
| 14986991 | + Email/Text: kburkley@bernsteinlaw.com | Apr 26 2024 00:06:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14957703 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 26 2024 00:06:00 | GM Financial, PO Box 1181145, Arlington, TX 76096 |
| 14957700 | Email/PDF: ais.chase.ebn@aisinfo.com | Apr 26 2024 00:38:05 | Chase Card Services, PO Box 15298, Wilmington, DE 19850 |
| 14957704 | ^ MEBN | Apr 25 2024 23:34:28 | KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1541 |
| 14957705 | + Email/Text: PBNCNotifications@peritussservices.com | Apr 26 2024 00:05:00 | Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115 |
| 14957706 | + Email/PDF: resurgentbknofications@resurgent.com | Apr 26 2024 00:37:52 | LVNV Funding, LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 14957707 | + Email/Text: BKelectronicnotices@cenlar.com | Apr 26 2024 00:06:00 | Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430 |
| 14984108 | Email/PDF: ebn_ais@aisinfo.com | Apr 26 2024 00:37:57 | Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14957708 | + Email/Text: bankruptcynotice@westlakefinancial.com | Apr 26 2024 00:06:00 | Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Cenlar as servicer for Pingora Loan Servicing, LLC |
| cr | *P++ | CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court: Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14989837 | *+ | Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2024

Form ID: pdf900

Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian C. Thompson | on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Denise Carlon | on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor Wilmington Savings Fund Society FSB., et al dcarlon@kmlawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor Borough of Avalon jhunt@grblaw.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Maria Miksich | on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 8